THE U.F.A.

OFFICIAL ORGAN
THE UNITED FARMERS OF ALBERTA
ALBERTA CO-OPERATIVE MARKETING POOLS

Vol. V. CALGARY, ALBERTA, NOVEMBER 15, 1926 No. 20

# Two Classes of People Who Are Disturbed by Operations of the Wheat Pool—What the Grain Trade Says; What Importers Know

**Grain Trade Assumes New Role in Paternalistic Concern for the Farmers in the Pool, and Spends Money Lavishly in "Disinterested" Propaganda—Importers of Canadian Wheat Complain That the Pool Has Held Prices Up, and Despair of Finding a Way to Smash Them**

Two classes of people seem to be considerably disturbed over the operations of the Pool. One class is here with us in the Province of Alberta in the form of the Grain Trade, and their particular worry at the present time seems to be that in their opinion the Pool obtained less than the average Fort William price for the wheat that was sold through the Pool last year. The question to analyze is, whether their annoyance is caused by the fact that in their opinion the farmer received less through the Pool than he would have through non-Pool channels. Judging from past performances over a period of years, one could never accuse the Grain Trade of adopting such a paternalistic attitude towards the farmers. Naturally, we must look for some other cause which has stimulated the Grain Trade to action and made them dig down in their pockets for the money to send out thousands of circulars to their country agents with the idea that the information should be broadcast to the farmers, and that in the broadcasting of this information the Pool would be discredited.

## The Millers' Complaint

### WHAT THE GRAIN TRADE SAYS

In one of the numerous circulars recently issued in the course of its campaign against the Wheat Pool, the North West Grain Dealers' Association declares:

"But the Pool did not even maintain prices, much less increase them. It allowed them to drop 21 cents per bushel. Either the Pool has influence on prices or it has not. If it has any such power, then it must accept responsibility for the decline."

### AND WHAT THE IMPORTERS ARE FINDING

As against the North West Grain Dealers' Association, which is suddenly displaying, at great expense to itself, a paternalistic concern for the farmers, here is the experience of the buyers of Canadian wheat, as expressed in a dispatch in the Northwestern Miller of Minneapolis (Nov. 3rd issue):

SCOTCH IMPORTERS CONDEMN POOL

Glasgow, Scotland, Oct. 11.—Flour importers in this market complain that the Canadian Wheat Pool is making things more difficult every day. It is said to be holding stiffly, and in the flour importers' opinion the Pool is doing a lot of harm to Canadian millers, because no one is prepared to buy from them other than from hand to mouth.

"Nothing will cure the market," said a Glasgow importer recently, "except a good smash from Argentina."

It is apparently to avoid such a smash that the Canadian Pool is having pourparlers with the grain growers of Australia and Argentina.

### GRAIN TRADE'S DISLIKE A NATURAL ONE

The only conclusion we can come to is, the Grain Trade are not very fond of the Pool, and if they are not very fond of the Pool there must be a reason. The Pool must be reducing the profits that the Grain Trade has in the past been earning, and if the Pool have been reducing these profits the natural conclusion any one would come to is that the Pool are obtaining some of the profits the Grain Trade had obtained in the past.

### VERY DIFFERENT STORY FROM BUYERS

The other class who seem to be disturbed about the operations of the Pool are the buyers, and their complaint is that the Pool are asking too much for Canadian wheat. Surely the buyers and the Grain Trade both cannot be correct, and the natural assumption is that the Grain Trade is wrong. A fair standard of comparison would be for the farmers of this Province to refer to the price of wheat received in the non-Pool years, other than the war years. The farmers had a fair opportunity of testing out the Grain Exchange open market system of selling, because the fact remains they had no other way of selling their wheat except through the Grain Exchange.

World conditions have not altered to any considerable extent as far as production of wheat is concerned; in fact, Canada now markets probably twice as much wheat as it did in the pre-war years. It is all right to talk about hypothetical average prices; how the Grain Trade arrived at an average price of $1.51 is a mystery to us, and probably a mystery to the author of the propaganda. The chances are they have been figuring on the number of market days in a year, which we believe even the Grain Trade will admit is hardly a fair criterion of what is meant by average prices. We would like to go into this matter a little further if the Grain Trade would explain to us just how their average spreads were arrived at. This would be an interesting thing to know.

### LET THE TRADE DISPROVE THIS

If the Grain Trade are going to talk about hypothetical spreads we should like to talk about something else hypothetical, which we believe is much more correct than their hypothesis. We have not any hesitancy in saying that if it were not for the operations of the Pool, Winnipeg October wheat would have sold for $1.00 a bushel basis Fort William. If the Grain Trade have any figures to disprove this statement we would like very much to see them.

### HOW THE VANCOUVER PROVINCE SEES IT

The following editorial in the Vancouver Daily Province, October 16th, should be interesting to our Pool members:

"Gradually the magnitude of the Western Wheat Pool is being borne in on the Canadian people. The casual manner in which cheques aggregating nearly $9,000,000

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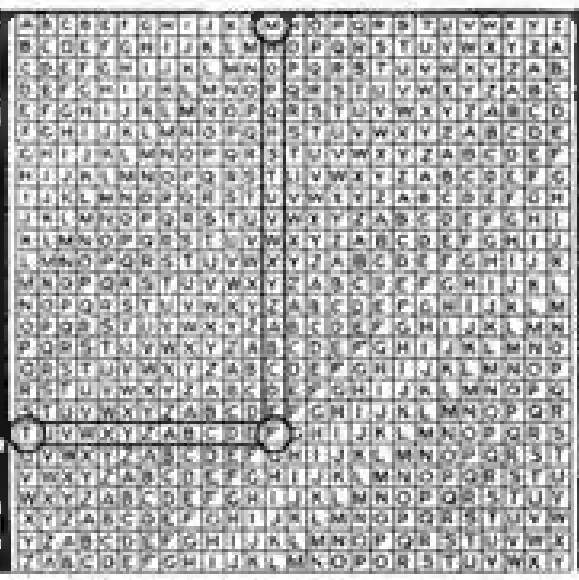
# FREE AUTO FOR SOLVING THIS SECRET MESSAGE



# FREE $1800.00 CASH

**Here is the Secret Message. Can you solve it and win a prize?**

*MVB TRMMR RA OFOFZRS TXUUN XN NFMXNAFDMXRS RO TRSBH OBALSCBC*

Follow these directions to solve the message:

(1) MVB in the secret message stands for THE.

(2) Take first letter of secret message. This is M. Find it in top line of chart above. Move straight down to F. Now from F move to extreme left of chart. The letter there is T. This is the letter you are looking for. Now take V. Find it in the top line of chart. Move straight down to F. Then to extreme left. The letter there is H. This is the second letter you are looking for.

(3) In the same way find out what each letter stands for, each time going straight down to F and then to extreme left.

**EVERYONE WINS A PRIZE**

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**DO NOT DELAY**

Send your answer to-day. As soon as the judges have examined your entry we shall notify you how many points they have awarded you. We shall then ask you to show a few Paragon Products to your friends and neighbours. That is all you will need to do to qualify your entry and make you eligible for the highest prizes. For any further efforts you may make to introduce Paragon Products we shall pay you extra. Send your entry to-day. Do not lose this opportunity.

| | | | |
|---|---|---|---|
| 1st Prize Automobile | $1,000.00 | 5th Prize Cash | $75.00 |
| 2nd Prize Cash | 300.00 | 6th Prize Cash | 50.00 |
| 3rd Prize Cash | 175.00 | 7th Prize Cash | 25.00 |
| 4th Prize Cash | 100.00 | 8th Prize Cash | 10.00 |

9th to 21st Prize, Each $5.00

A Valuable Prize to Each Qualified Contestant.

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### RULES OF CONTEST

1—Write your answer plainly in ink. In the upper right hand corner put the name of this paper; also your name and address, stating whether Mr., Mrs., or Miss. Use only one side of paper putting anything else you wish to write on separate sheet.

2—Contestants must be 16 years of age or over.

3—Employees of Paragon Mills, or their friends will not be allowed to compete.

4—Entries will be judged and points awarded, as follows: 40 points for each word of the message correctly solved, making a total of 400 points; for fulfilling the conditions of the contest, 70 points; for neatness, style, and general appearance, 20 points; for handwriting, 10 points. Thus the highest number of points possible to obtain is 500, and the nearest to 500 points takes first prize.

5—The committee of judges who will make the final award is composed of three gentlemen prominent in the public life of Toronto. They have no connection whatever with this firm and their services in this contest are purely voluntary. Their names will be made known to every contestant.

6—The last day of the contest is April 30. Entries should be sent at once.

7—Each contestant will be sent a copy of the Paragon Knitting Catalogue FREE and will be asked to select therefrom Eight Dollars' worth of Paragon Products, to introduce amongst friends. This is not a sales contest. The only qualifying condition is fulfilled upon completion of the above requirements. Everybody's opportunity of winning is equal.

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One Year .....$1.50
Single Copies .....10 cents

Make remittances by money order or postal note. We cannot accept responsibility for cash sent through the mail.

Change of Address—When ordering a change of address, the former as well as the present address should be given; otherwise the alteration cannot be made.

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No discount for time or space

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# EDITORIAL

### ANNUAL CONVENTION IN EDMONTON, JANUARY 18 TO 21

**The Annual Convention of the U. F. A. will be held in the First Presbyterian church, Edmonton, on January 18th, 19th, 20th and 21st, 1927. This arrangement was made at a meeting of the Central Executive in Calgary on October 29th.**

**The Executive received a letter from the Edmonton Board of Trade, offering to supply the Convention building free of charge. A reply expressing the appreciation of the Association has been forwarded to the Board.**

### TRYING TO SHIFT THE BURDEN ON TO THE GENERAL PUBLIC

With the support of influential newspapers, a raging, tearing propaganda has been launched throughout the Dominion to secure the abolition or reduction of the income tax. Baldly stated, the proposal is that a heavy share of the taxation now borne by the owners of the largest incomes shall be transferred to the shoulders of the masses of the people of Canada. Unless the general body of citizens are totally blind to their own interests, this brazen and outrageous propaganda is doomed to failure.

The income tax is the fairest of all taxes now levied in Canada. It is based upon the sound principle, recognized by the classic economists, and challenged only by certain privileged classes with axes to grind, that contributions to the public exchequer should be proportionate to the ability of the citizen to bear them. The larger the citizen's income, the greater should be the proportion paid into the public purse. Such taxes as the tariff and the sales tax cannot be levied in accordance with this principle. But if the income tax be reduced, the revenue thus lost must be provided from some other source. The revenue must be found, if not in an equitable way, then in an inequitable one.

The payers of heavy income tax who are responsible for this agitation urge the Canadian people to follow the example of the United States, where a millionaire Secretary of the Treasury recently brought about income tax reductions which will effect immense savings to citizens in a similarly fortunate position to his own, but to men of small incomes, they are proportionately much less, and there are none at all when indirect taxes which should have been removed are set off against them. In this matter we prefer the example of Great Britain, where steeply graduated income taxes and super-taxes provide a very large share of the national revenue.

The interests which demand abolition or reduction of the income tax are the same interests which are insisting on the necessity for a vigorous campaign to attract settlers to Canada, by extensive advertising. But the new settlers who can do most to build up our national production are not likely to be heavy income tax payers. They are much more likely to be handicapped by the taxes on the machinery of production and the necessities of life, than by income taxes.

The answer of Parliament to the present propaganda should be the adoption of a steeply graduated income tax on the British model, and the steady reduction of indirect taxation. The only downward adjustments of income tax that are worthy of consideration are the exemptions in respect to children.

* * *

### MR. DAVIDSON'S EDITORSHIP

Since W. M. Davidson founded the Calgary Albertan as a daily newspaper nearly twenty-five years ago, he has been an outstanding figure in Canadian journalism. His retirement from the editorship and disposal of his interest in the paper were announced on November 1st.

Almost the last of the editor-proprietors in Canada, Mr. Davidson through his newspaper has done much to mould the form of our Western community. He has brought a strong personality and high cultural gifts to bear upon the tasks of a pioneer country, and has left his impress upon its institutions. Mr. Davidson and the Albertan (the two were one and the same) fought with vigor for public ownership in the days when this was a pioneer field, and he has consistently pursued a similar policy since. In the fight for this and other progressive policies, he has displayed a fine courage. In Calgary, especially, the influence of the Albertan upon the development of a growing community has been very great. He holds the opinion that the editorial policy of a newspaper should not be influenced by considerations of the business office, and as his views have been considered in some respects very advanced, there have been times when the carrying of this theory into practice entailed considerable sacrifice.

Upon a number of matters during recent years, "The U. F. A." has had reason to differ profoundly with certain policies pursued by the Albertan, and equally would differ in similar circumstances again. Under Mr. Davidson's editorship, however, the Albertan has carried on many courageous fights for popular causes, when purely business considerations would have dictated an opposite course. A man of wide experience and unusual gifts, Mr. Davidson has always displayed a singular independence of spirit, and the public has realized that a personality, and no hidden influence, was behind the expression of editorial opinion.

Newspapermen who have worked on the staff of the Albertan have a high admiration of his skill and tremendous capacity for work, and the present writer feels it a great honor to have been among the number.

Mr. Davidson's retirement from the editorship of the Albertan will be much regretted. His retirement, however, will give him many opportunities for writing of a character which cannot readily be undertaken by an editor continuously in harness.

The people of Alberta will wish him unfolding happiness in the perhaps less strenuous life upon which he will now enter.

# Council of Agriculture Will Offer Vigorous Opposition to Any Effort to Abolish or Further Reduce the Income Tax

**Reductions in Taxation Should Apply to Indirect Taxes Which Impose Unfair Burden on the Masses of the People—Council Asks Important Changes in Long-Term Loan Legislation—Will Seek Further Tariff Reduction—Seeks Appointment of Representative of Agriculture on Railway Commission**

By JOHN W. WARD, Secretary

Banking Reform, the Tariff Advisory Board, the Income Tax, the Canada Grain Act, Immigration, and Freight Rates were among the subjects discussed at a meeting of the Canadian Council of Agriculture held at Winnipeg, November 2-5.

The question of Banking Reform came before the Council in a memorandum prepared by the Research Department for the information of a special committee appointed at the last meeting of the Council to study the question of Banking and Currency. The report suggested the establishment of a National Bank of Issue and Re-discount and that provision be made for the chartering of local banks with a much smaller capital than that required under the present Bank Act. The Council, without coming to any definite decision on the merits of the recommendations, was of opinion that the report was well worthy of consideration by the farmers' organizations and authorized its publication through the farm press.

## WANT IMPROVEMENTS IN LONG TERM LOAN BILL

An examination of the Long Term Farm Loan Bill which was passed by both Houses of Parliament at the last session but did not become law owing to the sudden dissolution of Parliament, showed that this measure did not comply in many important respects with the recommendations made at the last meeting of the Council. It was felt that the present bill was entirely unsatisfactory and the following resolution was adopted:

"Resolved, that the Council reaffirms the position on long-term mortgage loan legislation adopted at the annual meeting on February 23, 1926, as follows:

"Whereas, the Dominion Government has expressed in the speech from the throne its intention to introduce, during the present session of Parliament, legislation providing for the establishment of a system of long-term loans to farmers.

"And whereas, the Canadian Council of Agriculture believes that the ultimate solution of the problem of rural credit will be found in the development of co-operative credit societies controlled and operated by the farmers themselves, but also recognizes that conditions in many parts of Canada are not yet favorable for the development of such societies on a large scale.

"And whereas, the extension of long-term farm mortgage loans at the lowest possible rate of interest and repayable on the amortization plan is an urgent need.

"Therefore be it resolved, that the Council recommend the incorporation in the proposed legislation of the following provisions:

"1. The funds needed to be raised by the sale of bonds secured by first mortgages on the lands of all the borrowers within any Province electing to avail itself of the scheme, the bonds to be guaranteed by the Dominion Government and each Provincial Government to guarantee redemption to the Dominion of all funds employed within its Province.

"2. Each Province coming into the system to establish a Farm Loans Board to make loans to individual farmers within that Province in such manner as to secure freedom from political influence and to make the system completely self-supporting.

"3. Loans not to exceed 50 per cent. of the appraised value of the lands mortgaged and to be applied only to the purchase of lands, equipment and stock, the provision of permanent improvements or the retirement of existing mortgages.

"4. Provision to be made for the establishment in any locality of farm loan associations of ten or more farmers desiring to receive loans under the conditions prescribed, such associations to administer their own affairs under the supervision of the Provincial Farm Loans Board and their members to be jointly liable for 10 per cent. of the individual obligations incurred.

"The Council believes that this system of co-operative effort, with joint liability, though slow in growth, will produce the highest type of security and the lowest administrative expense, thus providing long-term farm credit at the absolute minimum of cost.

"5. The rate of interest of loans not to exceed one per cent. more than that paid on the bonds sold and in addition the loan to be amortized over a period of not less than thirty years, with permission to repay in whole, or in part, at any time after three years without notice or bonus.

"6. That the term of Farm Loan Bonds be not less than thirty years and that they be not exempt from taxation.

"And further, that the Council regards the bill introduced at the last session of Parliament and amended by the Senate, the House of Commons concurring in the Senate's amendment, as being in no sense a solution of the problem and therefore unacceptable to the Council."

## FIGHT FOR FURTHER TARIFF REDUCTION

A report on the work of the Tariff Advisory Board and the action already taken in opposition to proposed tariff increases was made by the Research Department and the Council determined to take the most effective action possible to combat protection and secure a lowering of the tariff both by appointing a representative to appear before the Tariff Board and by arousing public opinion on the question. The Council's attitude on the tariff was further expressed in the following resolution:

"That the Canadian Council of Agriculture, while commending the Government on the reductions in the tariff made in the budget of 1926, again insists upon the necessity of making further reductions in the tariff, particularly in the duties upon food, clothing, and other necessaries of life and also upon commodities directly or indirectly affecting the cost of production in agriculture and other industries.

"The Council further expresses its emphatic opposition to any increase in the present scale of duties on steel or any other basic materials used in manufacture since such increases must raise the costs of agricultural implements and operate to place at a serious disadvantage many Canadian manufacturers dependent on such materials and will be the basis for requests for increases in the import duties on their products."

## OPPOSE ANY REDUCTION OF INCOME TAX

Announcements in the press that a vigorous campaign is being opened by the Retail Trade Bureau with the object of securing the abolition of the Income Tax was regarded by the Council as a challenge which must be effectively met, the Council being of opinion that the Income Tax is the most equitable method of raising Federal revenues and that its retention is necessary if progress is to be made towards tariff reduction. The following resolution was accordingly adopted:

"Whereas, the Income Tax is a direct, personal tax and is based upon the ability of each citizen to contribute to the expenses of government and should therefore be retained as a permanent part of our system of taxation.

"And whereas, the Canadian Council of Agriculture has already affirmed its conviction that reductions in taxation should apply to indirect taxes in preference to the Income Tax.

"Be it therefore resolved, that this Council oppose by every means in its power any effort to abolish or further reduce the Income Tax.

"The Council, nevertheless, recognizes the injustice of subjecting any form of income to double taxation and favors the adoption of measures designed to remove such inequalities in the incidence of the Income Tax."

The Council decided to continue its activities in presenting the case for the farmers in connection with the general revision of freight rates now proceeding, arrangements being left in the hands of the executive.

The Council also went on record as calling upon the Government to appoint a representative of the agricultural industry on the Board of Railway Commissioners when the next vacancy occurs.

The Council reaffirmed its support of the so-called Campbell Amendment to the Canada Grain Act, and instructions were given that every possible step should be taken to secure its enactment.

## UNFAVORABLE TO SUCCESS OF AGRICULTURE

The immigration question was discussed and the following resolution adopted:

"Be it resolved, that the Canadian Council of Agriculture recognizes the

(Continued on page 17)

# Some Suggested Modifications of Canada's Banking System to Meet the Needs of the Agricultural Industry

**Establishment of National Bank of Rediscount—Legislation Permitting Formation of Local Banks—Permission to Banks to Relinquish Right of Note Issue—Provision for Co-operative Credit Societies, Are Suggested**

By A. K. DARBY, Research Department, C. C. A.

Consideration of the banking system in Canada leads to the conclusion that dissatisfaction with it is felt chiefly by agriculturists. Considered as classes, industrial, merchants, traders in general, and the professional workers are not the complainants. In fact, banking has been developed to meet the needs of the commercial and industrial classes. Banks exist to make profits, and have naturally developed the best-paying services. In comparison with industrial production and commercial activities, agriculture is slow in turnover and less certain of its results in terms of profit and loss. It is a primary industry; that is, it produces the commodities which the secondary industries and the traders use as the basis of their activities. It assumes the real risks incidental to production; the secondary industries assume risks also, but to a more limited extent.

No surprise can be felt that banking has not developed services peculiarly adapted to agricultural needs. The rapid growth of industrial enterprise and commercial undertakings has offered an inexhaustible sphere of legitimate service and profit-making for banks. But the need of agriculture for banking services has become the more pressing in proportion to its neglect. The immediate and practical question therefore is: Can the existing banking system adapt itself to agricultural needs? If not, new institutions which can do for agriculture what the banks cannot do, or do not find profits sufficiently attractive in doing, must be set up.

## OTHER NATIONS HAVE NEEDED SPECIAL MACHINERY

To some extent, of course, the banks have given service to agriculture and the other primary industries. They have been eager to obtain their deposits and they have financed agricultural operations—though upon terms which are regarded by agriculturists as unduly onerous. In Canada, the chief financing of agriculture has been done by mortgage loan companies. Here again agriculturists complain of the comparatively high costs of the services rendered.

Whether the complaints of agriculturists of excessive costs of financing are justified can be determined only by experience gained in attempting to satisfy their needs more cheaply and efficiently. The existing agencies assert the justice of their charges in relation to the risks incurred, the duration of loans and the costs incidental to the provision of the services. That other nations, confronted with similar needs, have been compelled to devise special machinery for financing agriculture and mobilizing the credit of the less wealthy classes is a matter of record.

**Proceeding important measures of reconstruction of the Banking System of Canada, to meet the needs of agriculture, the recommendations published below are contained in a memorandum presented to the last meeting of the Canadian Council of Agriculture. The memorandum was prepared by Arthur E. Darby, who is in charge of the Research Department, for the information of a special committee engaged in the study of Banking and Credit. The Council authorized the publication of these recommendations in the press of the affiliated organizations, for the consideration of their membership. Locals and other branches of the U. F. A. are urged to give the matter their attention. The recommendations were preceded by a brief discussion of the subject of currency.**

## DANGER IN ABSENCE OF SHORT TERM FACILITIES

Students of agricultural financing agree in the conclusion that the ordinary commercial banks are not adapted to serve agriculture as cheaply and efficiently as they serve manufacturing, industry and commerce. But in endeavoring to determine what reforms are practicable, some attention must be paid to the nature of the need to be satisfied. Long term loans do not fall within the scope of this discussion, since it is not, as a general rule, part of the function of banks to provide such accommodation. Such loans are usually made on the security of land mortgages, which represent more permanent investments than banks, as such, find desirable. It ought, however, to be pointed out that, in the absence of adequate facilities for bank, or short term, loans, the tendency to use the land mortgage loan for purposes to which it ought not to be applied, is encouraged. When this is done loans are apt to be larger than required, the proceeds of the reproductive operations financed are not applied to the immediate liquidation of the loan as would be done in a commercial or industrial transaction, and the borrower is insensibly led into bad financial practices.

Strict definition of the proper uses of the mortgage loan is a real need. If such be made, it will be realized that what is really lacking is the machinery by which agriculturists may finance operations covering short and immediate terms (six months to three or four years) without resort to the mortgage as primary security. Long term mortgage loans occupy a field to themselves, but short and intermediate loans for reproductive purposes fall within the scope of banking operations. If such loans can be properly made, the effort must be to increase the yearly net income of the agriculturist and therefore, to improve his position as a borrower on mortgage, enabling payments of interest and principal to be made with greater ease.

## COMMERCIAL BANK CANNOT COVER WHOLE FIELD

The provision of short and intermediate term loans to primary industries, like agriculture, entails for the ordinary bank a larger element of risk than is consonant with low charges, and a tendency to "frozen" loans. In the opinion of many, these factors operate more powerfully on large centralized banks, with many branch offices, such as exist in Canada, than they would do upon small "local" banks. The small bank must, of necessity, it is argued, keep in close touch with local needs and be managed with more regard to individual character and opportunities. On the other hand, greater stability and power to withstand financial vicissitudes is conferred by the system of large centralized banks, operating through local branches. In any case, the ordinary commercial bank, operating for profit, cannot cover the whole field of short term and intermediate credit. Co-operative credit societies or co-operative peoples' banks alone can serve the needs of some classes in the community.

That groups of people, organized co-operatively, may command credit which as individuals they cannot command, is now generally recognized. It may be, as European experience would seem to indicate, that in co-operative credit and banking lies the salvation of agricultural finance. Banking, like any other human activity, will depend for its success—its safety, combined with satisfactory service—upon the quality of management and direction it receives and the loyalty of those interested and concerned in the business. No laws and no governmental agencies can guard against the effects of incompetence and apathy, though they can detect and punish the incompetent and the criminal.

The condition to be avoided is that in which, through over-anxiety to protect people from the consequences of their own mismanagement and lack of interest or precaution, the development of institutions suited to their peculiar genius is prevented. The application of initiative and energy in banking is just as necessary as in any other sphere, and the conclusion can hardly be avoided that **Canadian banking law does almost completely close the door to the development of institutions calculated to solve the problems associated with their short term and intermediate credit for farmers and other classes whose individual resources are inadequate to supply their credit**

made, however usual "moral risks" they may be.

Existing legislation confers a virtual monopoly on the large chartered banks, and the state itself aids them in their operation. The protection of bank shareholders and depositors by laws regulating banks has, it is true, become essential. The individual shareholder or depositor finds it impossible to exercise supervision over, or to obtain sufficient knowledge of, the banks' operations and is, therefore, unable to protect his own interests. The state has been compelled to place the banks under legal necessity to supply certain information, to maintain certain reserve funds and to comply with regulations calculated to protect their shareholders and depositors. Confidence in the existing banks—and confidence is the basis of all banking operations—has been maintained by this legislation. But the ability of the people at large to establish banks as and when their interest dictates, has been almost completely sacrificed. Regulation by the state bids fair to develop a monopoly in banking which may ultimately compel state ownership and operation of banks. If private initiative is to be invoked in the solution of the credit and banking needs of agriculturists and other classes similarly placed, those engaging in the enterprise must be prepared to accept its risks along with its benefits, and legislative regulation must be relaxed sufficiently to enable private enterprise to be applied under favorable conditions.

The state must either provide banking institutions adequate to the needs of the people, or it must so frame its regulatory legislation as to enable the people to provide them for themselves. To place in the possession of a few large corporations existing for private profit a quasi-monopoly which fails to satisfy the whole requirements of the people, or which has the power to refuse satisfaction except at undue cost, is an abuse of legislative power. If the state, on the other hand, places it in the power of its people to establish institutions suitable to their needs, or to set up banking facilities in competition with those already in existence, if they fail to render service or render it at undue cost, a valuable corrective is supplied, even though the powers in question may never be exercised. No monopoly exists when individuals or groups are at liberty to provide their own

(Continued on page 14)

# NEWS FROM THE ALBERTA WHEAT POOL HEAD OFFICE

A Page of Information for Wheat Pool Members and Locals.

## Forty Pool Elevators Are Now in Operation in This Province

**New Elevators Just Completed Commence Business — Over 2,000,000 Bushels Handled by About Thirty Elevators Since Season Opened — Negotiations for Alberta Terminal Elevator**

Forty elevators owned by the Alberta Pool Elevators, Ltd., are now in operation in this Province. A number of these, which have been constructed for the Pool, have been completed and brought into operation since our last issue went to press.

Well over 2,000,000 bushels of wheat have been handled since the season opened, by the total of just over 30 Pool elevators which have been in operation since that time. Considering the lateness of the season in several important crop districts, this makes a very creditable showing. Some of the elevators have handled in excess of 100,000 bushels, and in exceptional cases more than 150,000 has been handled.

Early in the shipping season, it was announced that the Coaldale Pool elevator had received over 30,000 bushels and shipped over 20,000 bushels in the course of three consecutive days. Later figures show that for the fourteen consecutive days the same elevator received approximately 110,000 bushels and shipped approximately 85,000 bushels.

The manager of the Pool elevators, C. M. Hall, states that the Pool members are patronizing their own elevators apparently to the fullest extent possible, and that only lack of larger facilities has prevented a much greater handling.

While reference has been made to the receipts at Coaldale, there are various other points correspondingly good. At a number of points records will be established for the handling of grain for the season.

Owing to the lateness of the season, it will not be possible for the Pool to build many additional elevators before the spring.

Three boats loaded with Pool wheat have been loaded at the Alberta Pool elevator at Prince Rupert in record time.

The Federal Government authorities have agreed to enter into negotiations with a view to leasing No. 1 Terminal Elevator of the Vancouver Harbor Board, to the Pool.

**STEADY STREAM OF NEW CONTRACTS**

New contracts are coming in to the Alberta Wheat Pool office in a steady stream, a total of 863 having been received from October 1st to November 10th, inclusive. Of these no fewer than 415 have been sent in since October 15th, when the results of the Pool's operations for the last crop season were finally announced. The total number of contracts is now 37,886.

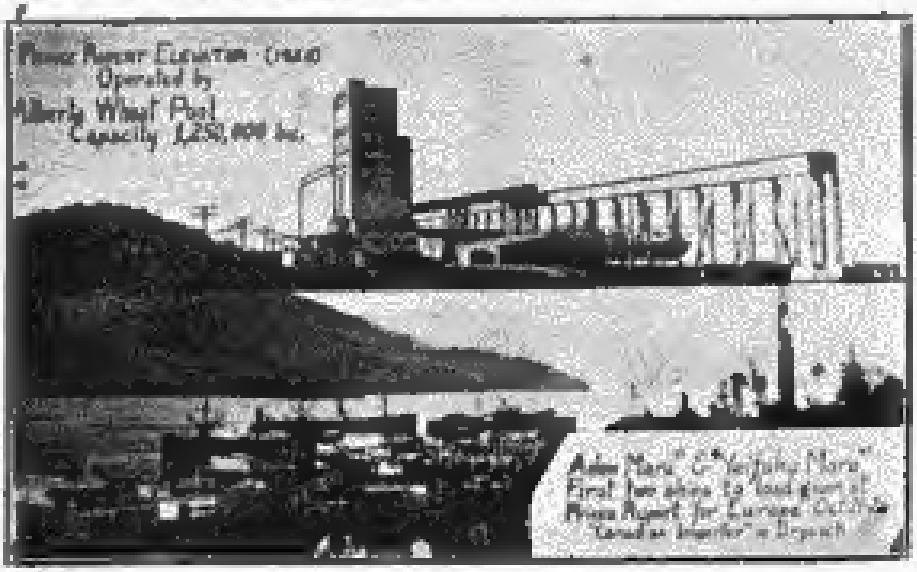
## Pr. Rupert Opened as Grain Port Under Favorable Auspices

**New Chapter in Canada's Marine History When First Wheat Cargoes Loaded From North Port**

The trend of trade and commerce is northward, a new port was added and a new development started in Canada's marine history when the "Aden Maru", flag ship of the "K" line, steamed out from Prince Rupert on October 26th loaded full with wheat for Europe. At the same time the "Yeifuku Maru" of the same fleet, berthed at the elevator for further cargo.

Prince Rupert as a grain port opened up under very favorable circumstances. The lining of the first ship was completed in good time, and the elevator loaded this cargo in a period which would compare very favorably with any other port in the world. A still further improvement was noticeable in the loading of the "Yeifuku Maru", and the

**FIRST CARGOES LOADED FROM ALBERTA POOL ELEVATOR**



"Tohiko Maru", which was the third steamer to load, was completed in very fast time, having berthed late Friday and completed Saturday night.

It is seldom that a new port and a new elevator are put into operation without some delays, but in this case everything went off smoothly, and it is to the credit of the officials of the Canadian National Railways, the Canadian Government Merchant Marine, who were responsible for the lining of the ships, and also the officials of the Wheat Pool elevator that they were able to handle their first ships so satisfactorily. The people of Prince Rupert feel that a new era of prosperity is on the way due to the movement of wheat through this port, and they are giving their close co-operation to the project.

So far the grain movement through this port has been confined to shipments to Europe, but a November ship will load at Prince Rupert for the Orient, and due to the very favorable geographical position that the port occupies, it is expected that a big business will develop in this direction. The line itself from Edmonton to Prince Rupert has been found very satisfactory; cars of grain move with despatch and without any unfortunate incidents occurring. It is found that more grain could be hauled with less motor power than any other competitive line, and this in itself should be a big factor in the future development of the port.—G. McI.

## FROM THE SECRETARY'S DESK

# Member Contracts to Sell All Grain He Owns to Pool

**Statement Concerning Roster Appearing in "Legal Information" Department of Monthly Periodical is Incorrect**

In the "Legal Information" column of a monthly periodical circulating in Western Canada, the following question and answer recently appeared:

"(2) C rented a farm from D on the usual crop share contract. C also owns a farm and has signed a contract with the Pool, but D's farm was not signed into the Pool. Has C to deliver his grain into the Pool that was grown on D's farm? At the time of signing Pool contract C had only signed the contract for all grain grown on his own farm."

to which the following answer appears:

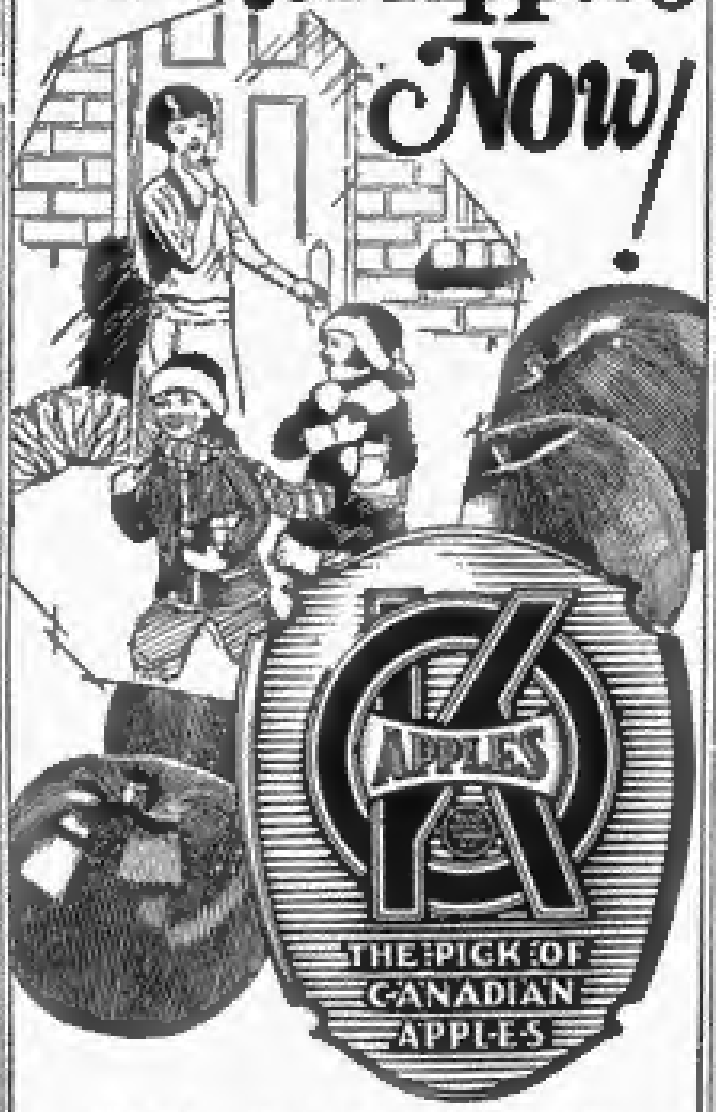
"(2) We have not C's Pool contract before us, but judging from the facts stated, the Pool can have no claim on grain grown on the rented farm."

This answer is incorrect inasmuch as the terms of the Pool Agreement obliges a member to market through the Pool all wheat over which he has the selling right in the Province wherein his Pool Contract is operative. Clause 4 of the contract provides as follows:

"The grower covenants and agrees to consign and deliver to the Association or its order at the time and place designated by the Association all of the wheat and the warehouse or storage receipts covering it produced or acquired by or for him in the Province of Alberta, except registered seed

(Continued on page 28)


Buy PLENTY of OK Winter Apples Now!




IT will not be long until the chilly weather will make OK apples a really necessary article of diet, because of the heat and nourishment found in dishes which have OK's as their foundation. The fresh fruit, too, keeps you fit. See your merchant now.

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**CHRISTMAS**
*In England*

It must seem an age since you spent a Christmas at the family fireside in England, and it will seem even longer to the people at home.

Yuletide reminds us that time is fleeting and we must hurry if we are ever again to have the pleasure of a family re-union of home.

Cunard and Anchor-Donaldson steamers from Halifax or St. John, N.B. will take you home in time for Christmas this year. The voyage saves is economical, comfortable and uncrowded and you will travel with pleasant companions, mostly bound on the same errand as yourself.

*Special Holiday Sailings from Halifax*

ANTONIA—Dec. 13 to Plymouth, Cherbourg, London.

LETITIA—Dec. 12 to Belfast, Liverpool, Glasgow.

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LETITIA—Dec. 11 to Belfast, Liverpool, Glasgow.

*Ask your Steamship Agent for information or write—*

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**CUNARD ANCHOR-DONALDSON**

**CANADIAN SERVICE** 170


# "THE BRIDGE TO LIBERTY"

**A Pamphlet Which Should Be in the Possession of Every Member of the U. F. A.**

At a recent meeting of the Central Executive of the U. F. A., authority was given to the newspaper to further by every possible means the sale of a pamphlet entitled, "The Bridge to Liberty," which has been published by R. C. Owens (a well known veteran of the Farmers' Movement in this Province) at the advanced age of 92 years.

We would urge every member of the Association to purchase a copy. The noble idealism with which the writing of one of the finest men who has ever participated in our movement is imbued, cannot fail to be a source of inspiration to all who are carrying on the work which Mr. Owens, in association with a few others, was instrumental in beginning many years ago, and to which he has devoted the best of his energies ever since. In the late evening of life, Mr. Owens is entirely dependent upon the proceeds of the sale of his books.

The pamphlet is obtainable from Mr. Owens himself, price 25 cents. His address is 9525 100th Avenue, Edmonton.

* * *

Below we publish a fine character sketch of Mr. Owens, recently written by Elmer Roper, editor of the Alberta Labor News:

Six feet tall, as erect as a youth of twenty, and, as he walks on the city streets with his shoulders squared and his head held high, the passer-by would never dream that here was a man over whose life ninety-two years of active days had rolled. Clean-cut of physique, with a mind as keen as a boy's and an interest in the things of life that should put many who are in their prime to shame, R. C. Owens is the Grand Old Man of the Farmer and Labor movements of Alberta. From his childhood he has been interested in social and economic questions, and has devoted his life to the task of arousing working people in the cities and on the farms to the

R. C. OWENS

used of co-operative action in their own behalf. One of the founders of the old Equity Society, its first president and organizer, to him, possibly to a greater extent than any other, must be given credit for the spade work, the foundation

(Continued on page 18)

# Primitive Life and Ultra-Civilization Mingle in Streets of Rio

**W. J. Jackman, en Route to the Argentine, Gives Impressions of Cities and Harbors of South America**

The second article written by W. J. Jackman, while en route to the Argentine on Wheat Pool business, is printed below.

Rio de Janeiro, capital of Brazil, was our next port of call after Barbados. It is always a matter of controversy between travellers as to whether Rio de Janeiro or Sydney, N.S.W., has the world's best harbor. As a harbor, Sydney probably wins out, but as to scenery it cannot compare with the wonderful tropical beauty of Rio.

### BEAUTIFUL SETTING OF RIO HARBOR

The city of Rio is strung out for miles along the south shore of the bay, backed by high mountains covered with tropical forests, which prevent its being extended inland, but provide a wonderful setting for the beautiful white buildings. Primitive rusticity and ultra civilization meet on its streets, and the peasant's mule, down from the hills with a huge pannier on each flank laden with live chickens or fresh vegetables, obstinately refuses to budge from the centre of the road to make way for the honking limousine with its liveried chauffeur.

The harbor has splendid wharves, with fine modern equipment, but efficiency is lacking and work is slow. The energy which should wave cargoes is wasted in gesticulation and tongue wagging.

We unloaded a thousand tons of mixed cargo of American origin: motor cars, flour, fresh apples and pears, machinery and ammunition; nothing from Canada. We took on a little coffee for Argentina.

### EXPORTS BEST COFFEE—ALL OF IT

Brazil produces about three-quarters of the world's supply of coffee. The finest coffee comes from Brazil—all of it. None of it seems to stay there. I drank the world's worst coffee at a ren-

nurant on the principal avenue in Rio. It is said that Brazil produces eleven grades of coffee for export, and the twelfth grade, unfit for export, is used at home. The Brazilian doesn't notice the quality, as he half fills his cup with sugar and can taste nothing else.

A striking object in the harbor is the huge dry dock which was constructed in England and floated to Rio a year or two ago. It broke loose from the tugs in a storm in mid-Atlantic and was lost for several days, but was ultimately recovered and safely delivered. It now contains half Brazil's battleships (the older one) in process of repair.

The bay is full of rocky islands, large and small, with prisons and quarantine stations on sites isolated by nature from the community; but the most impressive objects are the concealed batteries which at a distance, with their cunningly rounded tops of smooth concrete, look like a score of other islets of solid rock jutting out of the water, but which contain heavy modern artillery for the protection of the city. Almost within a stone's throw ashore are quaint looking old fortresses of a day long past, with little slits for musketry.

### A WORLD OF CONTRASTS

This is a world of contrasts. Running down the coast of Brazil our steamer, a fine up-to-date boat of 21,000 tons displacement, passed a number of Indian fishing boats of the most primitive kind—really not boats at all, but mere flat rafts, with a box for the fish, and no shelter of any kind for the fisherman. The little sail drove the "boat" along at an amazing speed over the rough sea, into which it would apparently disappear now and then, only to bob up again on the next wave. We saw these craft fifteen and twenty miles out from land, and I could not help thinking that an appropriate name for one of them would be a name I saw crudely painted on one of the native row boats at Barbados, "INGODWETRUST."

Three days' steaming from Rio brought us to Monte Video, the capital of Uruguay, another beautiful city, with quaint narrow cobblepaved streets climbing the waterfront.

The first thing that strikes a northern visitor to Monte Video is the number of its police and the splendor of their garb. The place literally swarms with them—swarthy little men, with spiked military helmets and bright blue uniforms, armed with rifles and heavy revolvers. But for showiness the police are surpassed by the National Guard, with their dark blue uniforms with bright scarlet facings. As a contrast, a troop of cavalry came clattering through the streets wearing dull khaki service uniforms. Uruguay seems "well heeled."

### PUTS TO SHAME ALBERTA'S BEST

Canadian citizens who are inclined to scoff at the expenditures on our public buildings at home should see the Parliament buildings at Monte Video. They were commenced some years ago, and were to cost a million. Twenty millions are said to have been spent, and the work is still going on. The edifice is small. It would go into one wing of the Alberta Government building. But for gorgeous interior decoration it is in a class by itself. It makes Alberta's best look like a whitewashed cellar.

W. J. JACKMAN.


BETALASSES

What is it? A by-product of Alberta Sugar Beets.

A new stock feed and tonic. A heavy undiluted molasses containing about 50 per cent. sugar with tonic salts.

Feed it with your roughage or alfalfa.

Produces either milk, fat, or fire condition at low cost.

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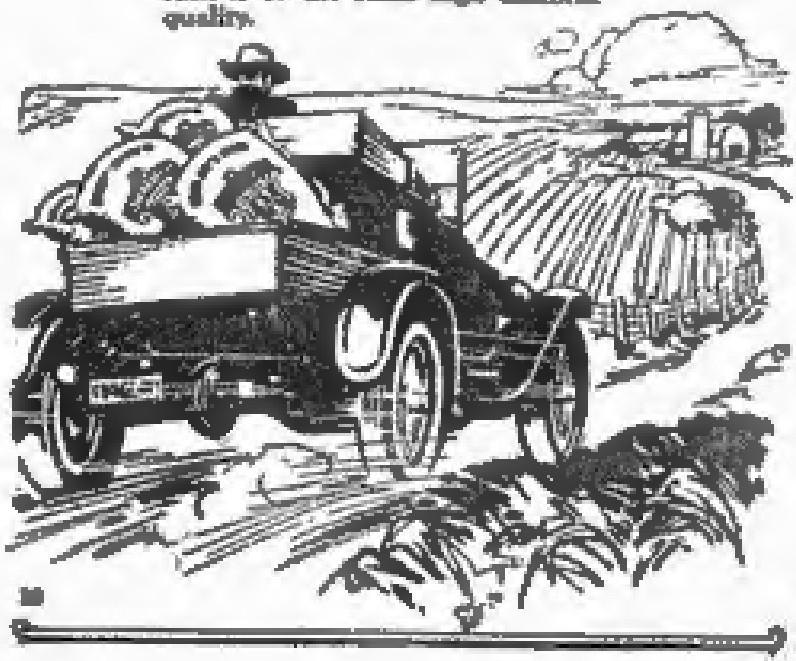

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## NEW INVENTION SAVES MILLIONS

### A Lamp that Burns 94% Air.

A new oil lamp that gives an amazingly brilliant, soft, white light, even better than gas or electricity, has been tested by the U. S. Government and 35 leading universities and found to be superior to 10 ordinary oil lamps. It burns without odor, smoke or noise—no pumping up, is simple, clean, safe. Burns 94% air and 6% common kerosene (coal oil).

The inventor, G. N. Johnson, 138 Portage Avenue East, Winnipeg, is offering to send a lamp on 10 days' FREE trial, or even to give one FREE to the first user in each locality who will help him introduce it. Write him today for full particulars. Also ask him to explain how you can get the agency, and without experience or money make $250 to $500 per month.


# News From the Alberta Poultry Pool Head Office

## Co-operation of Producers Essential to Success of Poultry Pool

**Maximum Shipments Mean Minimum Rate—Get Together and Obtain Minimum Rate—Let the Pool Know What Can Be Assembled at Your Shipping Point**

By M. C. McDANIEL, President Alberta Poultry Pool

The Egg and Poultry Pool is making a sincere effort to give you efficient service in the assembling and marketing of your poultry this fall, but like all co-operative enterprises it can give the very best results only if it has the constant and sincere co-operation of the producers of the commodity.

There is considerable overhead expense in the assembly of poultry, and this is increased if the poultry of your community is delivered to a number of agencies, instead of to one.

At some points, cars of four or five different concerns attempt to load poultry in one week. None of them get a worth-while shipment, but the cost of stopping the car at that point is the same as if they did, and must be paid by someone.

### YOU CAN ELIMINATE EXCESSIVE COSTS

You will readily see that such excessive costs can be materially reduced if your community will get together and deliver all your poultry to one concern. This saving can be paid to you provided the concern to whom you make delivery is friendly to you and interested in securing a profit for you rather than for itself.

The Provincial Egg and Poultry Marketing Service has been co-operating with the Pool in assembling jointly at many points, loading Pool and non-Pool poultry together, but even then, at some points, not sufficient amounts of poultry have been received to make economical shipments. Other agencies have had cars at these points and have received a portion of the poultry there. This results in each getting so light a shipment there that costs of handling are excessively high.

### WILL PAY ALL YOUR POULTRY BRINGS

The Pool and Marketing Service will pay to you all that your poultry bring, less necessary charges; you can expect no more, if as much, from any other concern. If the handling charges are kept down it will be through co-operation on your part by getting together with your neighbors and delivering poultry in such quantities as will ship at the lowest possible cost.

The Pool is a producer agency, set up by producers themselves, who have signed contracts to deliver to the Pool. Its aim is to serve such contract signers.

The Marketing Service is an agency set up by the Provincial Department of Agriculture prior to the formation of the Pool. Its aim is to serve those poultry producers who have not signed Pool contracts and to co-operate with the Pool to help the poultry industry.

### MAXIMUM SHIPMENTS MEAN MINIMUM RATES

Neither the Pool nor Marketing Service is trying to make a profit for anyone except you. Both are anxious to give you efficient service. Each is handicapped to a considerable extent by your failure to help. They want to handle your poultry and get back to you every cent that is possible for it. This can never be done so long as various agencies are assembling small shipments at all country points. Minimum shipment of anything costs the maximum rate. Maximum shipments secure the minimum rates. Get together and get the minimum rate.

Write "The Egg and Poultry Pool, Edmonton," and tell them what you have and what can be assembled at your point. They will tell you what is best to do. They can help you, but you must do your part, too.

## Further Pointers on Care of Poultry to Get Best Results

**Proper Feeding and Lighting Will Mean Big Increase in Egg Production**

In the last issue of "The U. F. A." you were told something of the rudiments of hen house construction. It might be well if you are building, to see if you can get some of the new flexible glass or glass cloth, as some call it. This glass, it is claimed by the manufacturers, lets through the ultra-violet rays of the sun, which other glass does not do. If so, it is a wonderful improvement over other glasses. It is cheaper, too, and not so easily broken. Most hardware stores handle it or can get it for you. This only takes the place of the ordinary window and is not a ventilator.

When you have your hen house finished and fresh straw on the scratch floor and the chickens inside, it may be best to keep them inside, at least from the beginning of cold weather in the late fall until the good weather sets in next spring.

In the morning scatter about a quart of wheat in the straw on the scratch floor to the hundred hens, and don't feed any more wheat till just before roosting time. If you are not using evening lights give them in pans or boxes all the whole wheat they can eat just before they go to roost, because the nights are long and

whole wheat digests slowly and keeps [illegible] getting [illegible] too long be[illegible] right. Fall wheat alone does not make many eggs so make up a ration [illegible] of 100 pounds wheat, 100 [illegible] and 50 pounds barley [illegible] ground [illegible] together and [illegible] much better [illegible] 10 pounds [illegible] which you [illegible] sprinkle in a [illegible] much trouble [illegible] out the fine dust [illegible] pounds of water the [illegible] in dust. Mix all [illegible] and put [illegible] which dust [illegible] keep [illegible] in [illegible] hunting wheat in the straw. They will go to [illegible] pick up this dry mash [illegible] make eggs.

Now [illegible] the most productive [illegible] hearty all [illegible] grain and [illegible] a feed mill and you [illegible] from [illegible] and [illegible] sure that none [illegible] interested to keep on and seek [illegible] a gift [illegible] Along [illegible] fed [illegible] plenty of [illegible] milk. Have fresh [illegible] they can pick in it as all [illegible] plenty of [illegible] every [illegible] skin one and hang it where [illegible] get at it and as far as [illegible] hang up another.

## [illegible] OF [illegible] FEED

[illegible] feed if you have [illegible] the [illegible] dandyon [illegible] and feed not [illegible] much [illegible] but after that [illegible] feed regularly. If go [illegible] from [illegible] parsnips beets or [illegible] cabbage and [illegible] in the [illegible] Fowls [illegible] with a [illegible] [illegible] Hard [illegible] and [illegible] They like [illegible] well the best hence the [illegible] the [illegible] in the mash. If you can [illegible] where they can [illegible] and [illegible] be careful [illegible] for [illegible] If you will [illegible] the [illegible] [illegible] feed in the straw [illegible] the wheat some quantity of [illegible] [illegible] up or take [illegible] what [illegible] make [illegible] after the birds go in [illegible] [illegible] sharp. [illegible] the nights are very cold, put [illegible] know [illegible] corner so they [illegible] a drink in the morning. If the [illegible] over [illegible] do not [illegible] fresh water when [illegible] they sit on [illegible] in the day time [illegible] on [illegible] but have [illegible] of the [illegible] enough for hatching all the [illegible]

## [illegible] TO [illegible] EGGS DAILY

[illegible] If you have the right kind of [illegible] get [illegible] and [illegible] half dozen [illegible] per day in the 100. [illegible] increase [illegible] dozen by using lights. [illegible] will do fairly well hang the scratch feed for a hundred hens [illegible] and are scared for [illegible] hens [illegible] when [illegible] and [illegible] the ground 8 o'clock. [illegible] the bright lights and give [illegible] dim light to go to roost by.—H. McD.


# Hot Oats ~ for chilly mornings

Nothing makes you feel so good as a chilly morning as a breakfast of delicious hot cereal porridge. And morning hours of heavy work require sustaining food. Quaker Oats is the best cereal for early breakfasts. Active workers find in this nourishing food all the important elements which build bone and brawn, repair worn-out tissue and renew bodily vigor and energy.

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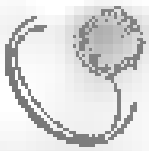
Quick Quaker [illegible]

Quaker Oats
—you have known since childhood

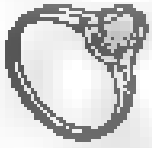
Quick Quaker
—cooks in 3 to 5 minutes



*No Matter the Price!*



Every girl is proud to own an engagement ring that bears the stamp "Birks." And every lassie can have that satisfaction.



Diamond solitaire platinum band, gold band, $[illegible]

For at whatever price you have in mind, there [illegible] of [illegible] the quality also prestige of Birks.

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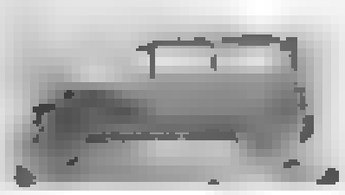

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# Third Figure Puzzle Contest

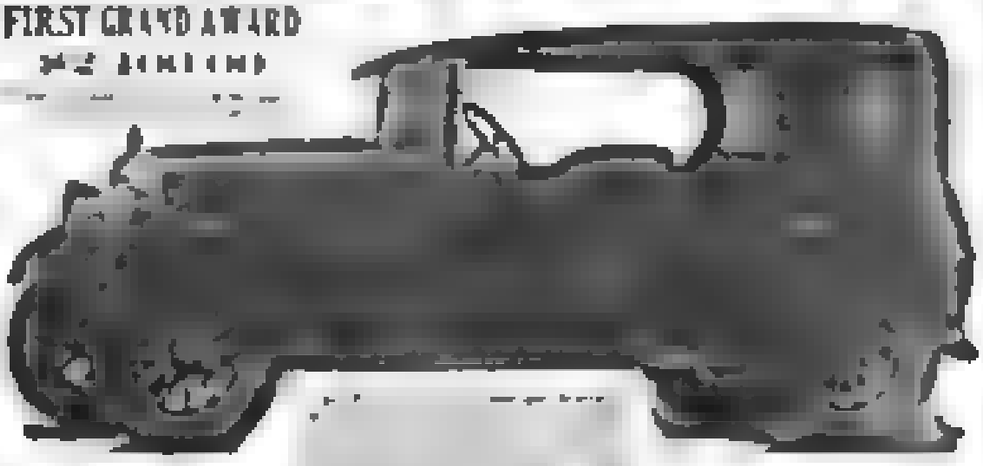
**190 PRIZES TOTAL VALUE $7130.00**

**How Many Cattle on This Range?**

**$7,130.00 in Prizes**

**How to Enter**

FIRST GRAND AWARD



**Use this Coupon when Sending in Your Answer**

**The Grain Growers' Guide, Winnipeg, Manitoba**

# The Right Market For Your Turkeys

Xmas Turkeys will start to move [illegible] the month [illegible] until Christmas [illegible] best market

[illegible] weight and grade [illegible] are shipped to BURNS

[illegible] points will be glad handle your birds

## P. Burns & Co. Limited

*Produce Department*

CALGARY EDMONTON



# Ship Your Grain

*TO*

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NEW SCHEDULES
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ANCHOR CUNARD ANCHOR DONALDSON
CANADIAN SERVICE
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DEVELOPMENT OF BANKING

continued from page 4

[illegible]

[illegible] TO [illegible]

[illegible]

[illegible] be [illegible] the people

# ON THIS ONE POINT

*All Tractor Manufacturers Agree*

It is of Vital Concern
to Tractor Owners

Tractor [illegible] and tractor efficiency depend chiefly on GOOD LUBRICATION

[illegible] to protect your equipment from the [illegible] of mechanical perfection—ALL the time

[illegible] CONSISTENT PERFORMANCE and [illegible] SERVICE—your crops, your profits, your success depend.

Dealers are ready

[illegible] such as those that tractor [illegible] in the [illegible] depend his interest and [illegible] your stand the [illegible] of delays due to faulty lubrication.

Start NOW to make that tractor all it SHOULD be

ARISTO

Tractor Oils

Union Oil Company
of Canada, Ltd.

A Dependable Lubricant for
Motor Tractors Since [illegible]

# Farm Mortgage Loans

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

## CANADA PERMANENT MORTGAGE CORPORATION

Established 1855

10126 100th STREET EDMONTON, ALTA.

[illegible]

[illegible]

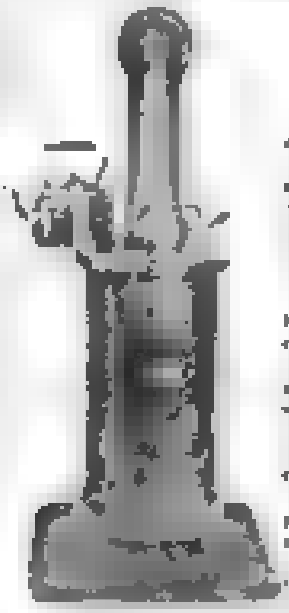
[illegible]

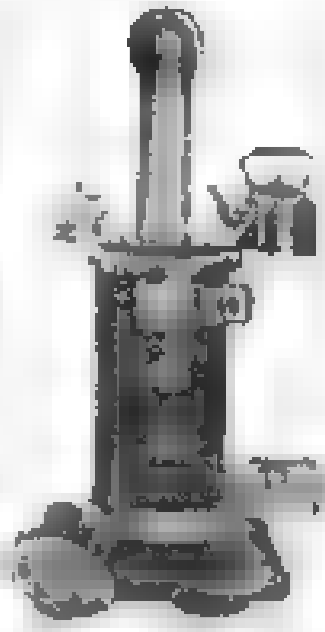
[illegible]

continued from page 4

[illegible]

# Hardware - Teria Quebec Heaters





[illegible]

**HARDWARE - TERIA**

[illegible] EIGHTH AVE. EAST PHONE [illegible]



PROVINCE OF ALBERTA

## 4½% DEMAND Saving Certificates

Purchased and redeemed at par
No Market Fluctuations

*NO INVESTMENT SAFER*

For Particulars apply to

[illegible] W. F. KEYSON
Deputy Prov. Treasurer

PARLIAMENT BUILDINGS, EDMONTON, ALBERTA

# *An Unusual Season, Requiring Unusual Service*

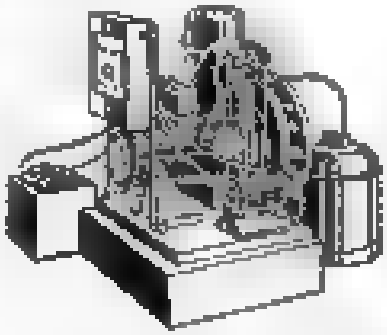
We offer up-to-date selling facilities to the Non-Pool Farmer. First class service to the Pool Farmer. To Both all around service, both at elevators and from Head Office.

When in Calgary, call at 607 Lancaster Building

## National Elevator Company, Ltd.

607 Lancaster Building





*New Automatic Starts and Stops Automatically*

Travellers Demonstrator Auto automatic to clear at only $ 75.00

## BRUCE ROBINSON DISTRIBUTORS Ltd.

CALGARY EDMONTON



# SERVICE

**Efficient and satisfactory Grain Handling and Marketing Service to meet the requirements of every producer of grain—whether wagon load or car lot shipper—is the aim of the "A. P."**

## The Alberta Pacific Grain Company Ltd.

HEAD OFFICE: CALGARY

JAMES STEWART, President

F. W. RITCHIE, Vice-President and Managing Director

Country elevators at 200 points in Alberta and Saskatchewan.
Coal sheds at 200 stations.



LUMBER AT BANKHEAD PRICES.
We are now pay many on Lumber, Coal, Doors and Shingles, etc. in carload lots. Prices on request. Freight allowed and prices delivered.
NORTH-WEST FARMERS' ASSOCIATE LUMBER CO.
[illegible] Northcott Ave., Victoria, B. C.



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Prints Postage Paid on all work
We have been doing photographic work in Calgary for years and employ none but experts in our laboratories
Mail Your Work to
W. J. DUVER
[illegible] Eighth Ave. West Calgary, Alta.


## "THE BRIDGE TO LIBERTY"

(Continued from page 6)

laying of the great structure that is now known as the United Farmers of Alberta. The members of the U. F. A. with their economic and political organizations that are the wonder and admiration of the world, one more thing can really be told to the man who, though every thing he had reached his allotted span of life, tramped from farm to farm in the heat of summer and the bleakness of winter to bring about the organization of a farmer movement in this Province.

* * *

You do it ninety-two years old. Though I hate to say it, it will be many years before that Owen goes to keep the record of service well done. I have no doubt that many eulogies will be pronounced about him here, and men will remember that here was the man who blazed the pioneer of the greatest farmers' movement of existence. It will be the giving of honor where honor is certainly due. But why wait five or ten of a dozen years, until he has passed beyond, to do it?

* * *

Mr. Owen has just published a booklet entitled "The Bridge to Liberty." It contains his observations on some questions of a man who looks a long way back in the annals of history. After the long climb to the eminence of ninety-two years, having been active in work and study for more years than most of us will, he gives to his readers the benefit of his thought and observations. "The Bridge to Liberty" should be in the hands of every person in the farmer and allied movement in this Province on its own merit. In addition it is a souvenir that one will value when the name of Mr. Owen comes to be known as it should be known for his part in the formation of the U. F. A. That is chiefly concerned here is bringing to the attention of my friends who read this chapter that Mr. Owen is depending on the sale of his booklets. It would seem over charity, brother, and he doesn't want to keep your pity. That he needs to sell "The Bridge to Liberty."

* * *

I repeat that the booklet should be in the hands of every trade unionist and farmer in Alberta. And I am sure that no person who has the matter drawn to his attention will fail to respond to the opportunity of honoring in this way one to whom honor is so greatly due. I can not consider of any other circumstance which would cause me to look this notion to an appeal of this kind, but I am going to appeal to my readers now to send me their orders for Mr. Owen's booklet. It costs twenty-five cents, and some day you will value it at that many dollars. Why not pin a dollar bill to your letter and let me send you four copies for distribution among your friends? You will get a glow of satisfaction out of doing that, I am sure. But, as my pals don't, please don't, fail to order at least one copy. If don't accompany to me, but every cent received will go to Mr. Owen; but does show important that he never he receives out of the sale of his booklets. I'm sure will be the happiness and satisfaction he will get when he knows that his message is being broadcast throughout this big province. Help me to give him that happiness, will you brother?

"The Bridge to Liberty" can be ob-

[illegible] from Mr. [illegible] direct, or from the U. F. A. [illegible] How [illegible] —Editor "The U. F. A."

## [illegible] CLASSES OF PEOPLE WHO [illegible] IN OPERATIONS OF THE WHEAT POOL

(Continued from page [illegible])

[illegible] went out the other day [illegible] as if a great noise had been [illegible] about the [illegible] [illegible] A substan[illegible] [illegible] and now the [illegible] [illegible] can gather [illegible] of respect. [illegible] The Wheat Pool is a [illegible] It has handled less [illegible] half of [illegible] crop, but even [illegible] could [illegible] be matched by any other [illegible] in Canada outside the [illegible] railways. And the Pool [illegible] three years old.

The Pool is benefiting Western Can[illegible] It is [illegible] the [illegible] of handling the wheat crop and [illegible] the farmer the benefit of [illegible] It is giving [illegible] more confidence in [illegible] his calling. And it is [illegible] [illegible] in grain growing [illegible] with the [illegible] there is [illegible] to satisfy [illegible] But [illegible] are made in a [illegible] of average [illegible] no longer necessary [illegible] to be a [illegible] whether he [illegible] A [illegible] the business of the [illegible] and [illegible] a large percentage [illegible] farmers [illegible] the [illegible] come [illegible] [illegible] for the [illegible] [illegible] to bring about still further [illegible] [illegible] [illegible] the crop in accord[illegible] with the demand.

### WE HAVE OUR "SUSPECTIONS" ABOUT THIS

[illegible]

The largest aeroplane ever built is being constructed in Germany for the [illegible] navy.


# Each of the 109 Years

of its business life has added to the Bank of Montreal strength and capacity for financial service.

On the 3rd of November, 1817, the Bank established its first office.

At this, the beginning of its 110th business year the Bank, through the medium of over 600 offices located throughout Canada and Newfoundland, in Great Britain, France, the United States and Mexico, offers unexcelled facilities in all departments of domestic and foreign banking.

## BANK OF MONTREAL

TOTAL ASSETS IN EXCESS OF [illegible]



# DOLOMITE POULTRY GRIT

"Made in Alberta"

The chickens like it. They thrive on it.
You will [illegible] benefit from using it.

Co-operative Associations Trade Specially Solicited.

WRITE FOR PRICES AND SAMPLES

## CROWN PAVING & CONSTRUCTION CO., LTD.

Manufacturers

[illegible] | Edmonton



# SPECIAL TRAINS

—TO THE SEABOARD FOR

## OLD COUNTRY SAILINGS

SPECIAL SLEEPING CARS

[illegible]

FIRST TRAIN [illegible]

SECOND TRAIN [illegible]

THIRD TRAIN [illegible]

FOURTH TRAIN [illegible]

FIFTH TRAIN [illegible]

SIXTH TRAIN [illegible]

THROUGH TOURIST SLEEPING CARS

will be operated "if traffic warrants" from

VANCOUVER, EDMONTON, CALGARY, SASKATOON, REGINA, FOR

[illegible]

ANY AGENT CANADIAN NATIONAL RAILWAYS WILL BE PLEASED TO GIVE YOU FULL DETAILS.

Or write J. MADILL, District Passenger Agent, Edmonton.

CANADIAN NATIONAL RAILWAYS

Your CHRISTMAS SHIP HOME

*Special Rates*

Correspondence Course in

**Economics**

PRINCIPLES OF POLITICAL ECONOMY

Department of Extension

## The U F W A. and Junior Branch

# The Advantages of University Week for Farm Young People

and Mrs. Rosalie Meeker gave a
able paper on Convention Reports
the next meeting Miss Larson
health nurse, will give a talk o

**J. H. BRYAN**
ADAMS BLDG.
EDMONTON ALTA.

Wanted—All the Rabbit Skins in Alberta. Jacks 15c to 30c. Bush or Snow Shoe 6c to 10c.
(Must be cured and dry.)
We pay highest cash prices for all Furs. Reference, any Bank or Business House in Edmonton.
SEND FOR PRICE LIST.

**Dr. C. E. Messenger**
CHIROPRACTOR
Chronic Cases a Specialty
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Third Floor, Lesser-Lindsay Block
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FOR REPAIRS TO
**H. R. CHAUNCEY, LTD.**
JEWELLERS
116-8th Avenue East - CALGARY

# EXCURSIONS

## EASTERN CANADA
## CENTRAL STATES

DECEMBER 1st, 1926, TO JANUARY 5th, 1927

## PACIFIC COAST

CERTAIN DATES IN DECEMBER, JANUARY, FEBRUARY

**Because It's Dependable**
—One important reason for using Canadian National Service.

*Let us assist in planning your trip. Any agent will be glad to arrange all details, quote low excursion fares, make reservations, give full particulars.*

OR WRITE J. MADILL, DISTRICT PASSENGER AGENT, EDMONTON

## CANADIAN NATIONAL RAILWAYS

## POULTRY

PUREBRED ROSE-COMB WHITE WYANdotte cockerels. Martin laying strain. Mated from registered cockerels this year. $2 each. Mrs. R. Larson, Nanton, Alta.

A FEW SELECT PUREBRED BUFF ORPington cockerels; May hatched; $2.50 each. Mrs. T. H. Howre, Millet, Alberta.

BUFF ORPINGTON COCKERELS FROM heavy winter egg producing strain; April and May hatched. Price $3.00. Mrs J. G. Bolt, Millet, Alberta.

STEP UP YOUR EGG PRODUCTION BY using White Leghorn cockerels, direct from Sally's X X special pen; average dam production 240 eggs. $2.50 each, five for $10. Ray A. Bell, Bowdwell, Alta.

FOR SALE—70 SINGLE-COMB WHITE Leghorn hens, 75c each. W. H. Goodwin, Gleichen, Alta.

PUREBRED BUFF ORPINGTON COCKERels—From pen of high producers; April hatched. $3.50 each. Mrs. P. C. Larve, Nanton, Alberta.

PUREBRED PLYMOUTH ROCK COCKERels. Last fall I bought eight Rock hens from University of Saskatchewan and mated them with a wonderful cock bird. Cockerels from this mating $2 each. Henry Padberg, Rimbald, Alberta.

PURE-BRED BOURBON RED TURKEYS—Gobblers $5.00; hens $3.50. Selling until December 15th. Mrs. J. F. Gotha, Viking, Alta.

PUREBRED BUFF ORPINGTON COCKERels; $2, or two for $3; splendid laying or prize-winning strain. April and May hatched. Mrs. L. E. Richardson, R. R. No. 2, Vulcan, Alberta.

POULTRY WANTED

We have an excellent market for your poultry. Write us for free price list.

GUNN, LANGLOIS & COMPANY, Limited. Montreal, Que.

## SEED GRAIN, ETC.

WANTED—CAR LOADS FIVE, SIX AND feed wheat; oats, barley, mixed and rejected grain. Send sample and price wanted. Fowler Bros. Grain Co., Ltd., 1201 Royal Oak, New Westminster, B.C.

WANTED—GRASS SEEDS, BROME, WESTern rye, timothy. Mail samples with prices to Remote Seed Co., Ltd., Calgary.

## LEGAL AND PATENTS

FORD, MILLER & HARVIE, BARRISTERS, Solicitors and Patent Attorneys and Agents for all countries. 307 Alberta Corner, Calgary. Patent drawings and applications prepared by our own staff, ensuring secrecy and prompt service.

DICKSON & PATERSON—BARRISTERS, solicitors and conveyancers. 103 Tegler Building, Edmonton. Special attention given to mortgages, foreclosures, collections and probate practice. Money to loan.

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SHORT, ROSE, SHAW & MAYHOOD
Barristers, Solicitors, Notaries
Imperial Bank Bldg., Calgary

CANCER

and Tumors successfully treated (removed) without knife or pain. All work guaranteed. Come, or write for free Sanatorium book. Dr. WILLIAMS SANATORIUM 101 Parrott St., Farnsville, Ont.

(Continued from page 7)

wheat, during the years 1923, 1924, 1926 and 1927."

This makes the contract a personal covenant, binding upon the individual who signed it to market through the Pool all wheat over which he has the selling right, regardless of whether the land on which the wheat is grown is meeting to his Pool Contract or otherwise.

---

That there should one Man die ignor[illegible] not who had capacity for Knowledge this I call tragedy, were it to happe[illegible] more than twenty times a minute, so b[illegible] some computations it does.—Carlyle.

# U.F.A. Executive to Tender Banque[illegible] to President Wood on Nov. 18th

**"The Chief" Will Be Guest of Honor at Function in Palliser Hotel, to Be At[illegible]tended by Members of All Branches of Association and Officers of Wheat Pools.—Premier Will Propose Toast of the Evening**

Before this issue of "The U. F. A." is in the hands of our readers, President Wood will have returned to Alberta from his visit to the Orient and Australia in behalf of the Wheat Pool. On Thursday of this week, November 18th, he will be tendered a banquet by the U. F. A. Central Executive in the Palliser Hotel, Calgary. It is hoped that members of any branch of the Association who can will attend, and any who plan to do so are requested to notify Central Office at once.

Among those who will attend are members of the Central Board, Ministers of the Alberta Cabinet, and Federal and Provincial legislative representatives, and it is also anticipated that officers of Federal and Provincial Constituency Associations, and large numbers of me[illegible]bers of Locals in the vicinity of Calga[illegible] will attend. Members of the Boards [illegible] all of the Co-operative Marketing Po[illegible] and officers of the Pools will be prese[illegible]

R. E. G. H. Scholefield, Vice-presid[illegible] of the Association, will be toastmaste[illegible] and the toast list will include "T[illegible] King"; "The Association"; "Our Pro[illegible]vincial and Federal Members"; "T[illegible] Ladies", and the toast of the evenin[illegible] "Our Guest", proposed by Premi[illegible] Brownlee and responded to by President Wood.

There will be a musical program, a[illegible] the events of the evening will conclu[illegible] with "Auld Lang Syne".

The banquet will commence at 7:[illegible] Tickets are $1.50.

# Price of Tobacco Cut in Half Whe[illegible] Tobacco Pool Quit

**Dark Tobacco Growers Had Object Lesson in Co-operative Marketing Whe[illegible] Dissatisfied Members Were Released From Contracts—Now in Desperate Condition**

Members of the Dark Tobacco Growers Pool, of Kentucky and Tennessee became dissatisfied with the prices received because as a result of the Pool's operations, non-members were able to take advantage of the higher price levels the Pool had established. The Pool quit; prices fell to half, or less than half; and the growers are now in desperate straits.

We reprint the following account of the proceedings from the Farmers' Sun, Toronto, (The Scoop Shovel, organ of the Manitoba Pool, recently dealt with the matter fully):

"About four years ago the Dark Tobacco Growers' Co-operative Association was organized for Kentucky and Tennessee, with a membership covering about 60 per cent. of the tobacco acreage in the territory. During its three years' operation the association maintained an average price of from 13 to 14 cents per pound.

"But the members became dissatisfied, not with the prices received nor the management of the organization, but because about 40 per cent. of the growers would not come in, would not contribute anything to the expense of the association, yet received the same price for their tobacco as the association members received.

"In fact, the outsiders were getting higher prices, because there was nothing deducted from their selling price to maintain the organization. So the members of the association asked to be released from their contracts so that they could sell on the outside and get as much as the non-members were getting.

"The board of directors released them [illegible] the growers and business men of the tow[illegible] held parades and celebrated the action a[illegible] community event.

"The very next day after the board's [illegible]ion the price of tobacco started down, [illegible] it kept going down until it reached the av[illegible]age price of 7c per pound, about half wh[illegible] the association had been getting. Go[illegible] sound tobacco was sold as low as 2 ce[illegible] per pound on the auction floor at Sprin[illegible]field, Tenn., June 26, 1928.

"Today the tobacco growers are in deso[illegible]ate condition and the business men, bank[illegible] and professional men are working hard [illegible] line up the growers and get the associati[illegible] back on the job. When the association [illegible] to get even with the outside joy-riders, [illegible] left all the growers at the mercy of the [illegible]bacco buyers, when they sold their stuff [illegible]ividually. There is a big object les[illegible] here."

PROVINCIAL ELECTION FUND

Recent contributions to the Provincial Election Campaign Fund are acknowledged below:

| | |
|---|---|
| Previously acknowledged | $6,[illegible] |
| Blackie U. F. W. A. | 5.[illegible] |
| Carseland U. F. W. A. | 10.[illegible] |
| Sedgewick Prov. U. A. | 10.[illegible] |
| Total | $6,[illegible] |

# Classified Advertising Section

## FARM LANDS

IRRIGATION IN SOUTHERN ALBERTA offers an opportunity for farmers in the new Lethbridge Northern Irrigation District where schools, churches, coal mines, rural telephones, and splendid roads already exist. A well settled community, so prosperous. The district is cut by three branch railway lines. Land sold on crop payments, at $12.50 to $14.50 per acre. Water payments spread over fifty years. Applicants must have some equipment and qualifications of farm experience. This is a proposition for real farmers who appreciate the value of irrigation as crop insurance. State fully what equipment you have and your experience. Apply, Colonization Manager, 117 Alberta Government Bldg., Lethbridge, Alberta.

SPLENDID FARM FOR SALE—ONLY TEN miles from Calgary. Three miles to church and school. 320 acres, all of which is tillable; 260 acres broken; 90 acres in summerfallow. A model six-roomed house, recently built. Also barn 36x56 and stables for 4 head of horses and 16 head of cattle. Chicken house, granaries and a good well. All fenced and cross-fenced. Splendid crop taken off this land this year. Owner wishes to sell account of health. Price $45 per acre. Cash payment four to five thousand dollars, balance arranged. The Purcell-Cote Company, Limited, 611 Herald Bldg., Calgary. Phone M 5068.

FARM TO RENT—400 ACRES SUMMER-fallow and breaking; 130 acres nearly new land to spring plow; 215 acres hay land, 300 acres pasture. Seven-roomed house with basement; barn for 20 horses, poultry house, etc. Never-failing drilled well. Will rent to wide-awake farmer, who must furnish a good 16-horse farming equipment, details of which should be given in first letter. Address Sunnyside Farm, Calgary, Alberta.

## FARM LANDS (Continued)

WANTED TO RENT—FULLY EQUIPPED half or three-quarters section, good farming district; 18 years' experience. Box 335, Claresholm.

## FARM MACHINERY

SIX TEAM TANDEM HITCH, ONLY ONE on the market. No lead chains, swingers or pulleys. Perfect equalizer. Sold direct. Send stamp for particulars. Beaton Hitch, Winnifred, Alta.

## MISCELLANEOUS

COYOTES ARE EASILY CAUGHT IF YOU know the secrets. I caught 19 in one month with four traps, you can do the same. For one dollar I will send full instructions how and where to make the sets I used. Send today and get your fur early in the season. Jack Arnold, 10952 Jasper Avenue, Edmonton.

MAYTAG WASHER WITH MULTI-MOTOR gasoline engine. Guaranteed perfect working order; a real bargain. The Maytag Co., Ltd., Calgary.

CANARIES—ALL YOUNG BIRDS, FROM high class stock. Singers guaranteed. Wm. Carroll, 15 4th St. W., Calgary.

## HEALTH

PILES WITH CONSTIPATION CURED. Cause removed, one office treatment sufficient. Dr. E. R. O'Brien, Calgary.

HIGH BLOOD PRESSURE INEXPENsively overcome, without drugs. Booklet and particulars. Dr. S. H. Stokes, Mohawk, Florida.

## SWINE

FOR SALE — WEANLING YORKSHIRE pigs, fifteen dollars each with registration papers. H. Phillips, Langdon, Alta.

CLOVERSET TAMWORTHS ARE REAL bacon type and easy feeders. Choice weanlings; also Oxford ram lambs; Holtywood White Leghorn and Aroona cockerels. Cloverset Farm, Edmonton.

REGISTERED DUROC JERSEY WEANlings, males and females; $15 f.o.b. Papers included. Bailey strain. C. E. Orr, Milnet, Alta.

## LIVESTOCK

ABERDEEN ANGUS CATTLE FOR SALE—Fifteen heifers and ten bulls; 8 months to 3 years old; registered; very reasonable. L. McCrank, Hazlet, Alta., C.N.R.

FOR SALE OR TRADE FOR YOUNG horses, two-year-old registered Shorthorn bull. W. J. McCubbin, Three Hills, Alta.

FOR SALE — REG. HOLSTEIN BULL, bred by C. P. R., four years old; also a number of bull calves, heifers and cows. G. W. Robinson, Manson.

## CLEANERS AND DYERS

GARMENTS AND HOUSEHOLD GOODS OF all kinds cleaned or dyed. Price list and information upon request. Empire Cleaning & Dyeing Co., Ltd., 214-216 Twelfth Avenue West, Calgary, Alberta.

## FENCE POSTS AND FUEL

FENCE POSTS—FUEL WOOD. WILLOW. Cedar and Tamarac posts. Poplar, Spruce and Jackpine wood. North West Coal Co., Edmonton.


# EXCURSION FARES

FOR ATTRACTIVE WINTER TRIPS

**EASTERN CANADA**

Tickets on Sale Daily
Dec. 1, '26, to Jan. 5, '27
Return limit
Three Months

**PACIFIC COAST**

VANCOUVER-VICTORIA
NEW WESTMINSTER
Tickets on Sale certain dates during
Dec. - Jan. - Feb.
Return limit April 15, '27

**CENTRAL STATES**

Tickets on Sale Daily
Dec. 1, '26, to Jan. 5, '27
Return limit
Three Months

**CHRISTMAS IN THE OLD COUNTRY**

Excursions to Atlantic Ports (Saint John-Halifax-Portland)
Tickets on Sale Daily Dec. 1, '26 to Jan. 5, '27.

**Special Trains - Through Tourist Sleepers**

From Edmonton - Calgary - Saskatoon - Moose Jaw - Regina
Direct to the Ship's side at W. Saint John.

For full information and Reservations ask the Ticket Agent

# CANADIAN PACIFIC

# The Gift Useful THAT IS REALLY APPRECIATED

## *For Christmas*

There are some articles that, while of practical, useful character, are yet personal gifts that are really appreciated.

For the selection of gifts, the **EATON** Catalogue will prove your best shopping guide. We have suggested here a few gifts for women and girls from among the many hundreds to be found in this big book.

Get your **EATON** Catalogue out now, run through it and make your selections; and then, to avoid the last-minute rush, get best service and avoid possible disappointment owing to depletion of stocks—

**SEND YOUR CHRISTMAS ORDER EARLY**

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